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Women's empowerment over recreation and travel expenditures in Pakistan: Prevalence and determinants

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ABSTRACT

The aim of this paper is to provide information on how often women direct family expenditures over recreation and travel (R&T), the extent of their empowerment, and the factors that promote it. Bargaining and feminist theory predict that married women are more empowered to make R&T spending decisions if they: are employed, educated, and have additional children – but are less empowered if they reside in an extended family, especially if it larger by having more adults and if their mother in law is present. We test, and provide support for these hypotheses, using data from the Pakistan Social and Living Standards Measurement Survey.

1. Introduction

Development economists (Todaro and Smith, 2011) have long advanced the idea that international tourism and domestic recreational spending have the potential to foster employment and expand economic activity. Several reviews (Li et al., 2018; Pablo-Romero and Molina, 2013) of the empirical literature on the link between expenditures on tourism and recreation, and economic growth, report the association is generally positive. Moreover, researchers have found a significant correlation between tourism and economic expansion in a range of developing nations (Manzoor et al., 2019), including Pakistan (Adnan Hye and Khan, 2013 and Manzoor et al., 2019). In Pakistan, recreation and tourism accounted for 6.5% of total employment and 7.4% of total Gross Domestic Product in 2017 (World Travel and Tourism Council, 2018).[1]

Nobel Laureate Ester Duflo (2012) makes a compelling case that when women become empowered – have a voice in making important decisions about their life, such as whether to work outside of the home for pay and have the authority to make decisions over household expenditures – the aggregate economy expands.[2] A myriad of empirical papers (Chaudhry and Nosheen, 2009, Rahman and Rao, 2004) have documented a positive association between women's earning and their authority over spending in traditional homemaker areas such as food, and clothing in poor nations. In Pakistan, given the continuous rise in the ratio of both – female, relative to male, labor force participation and employment – since 1990[3] it is possible that women have acquired some degree of empowerment over family expenditures on recreation and travel (R&T). This could lead to the expansion of the tourism sector and greater development if women are more inclined to spend on R&T than men. This may occur if, in their role as a primary caregiver for children, they believe that travel for leisure and cultural enrichment is important for their children. Interestingly, Zahoor ul Haq et al. (2019) report that when women in Pakistan are solely responsible for making household decisions about R&T a household is more likely to participate in tourism and recreation.

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[1] Khan et al. (2020) find that for Pakistan, in the long run, an increase in tourism – significantly – reduces poverty and enhances output, investment and development.

[2] The United Nations Millennium Declaration, signed in September 2000, committed world leaders to combat extreme poverty through the realization of eight targets known as the Millennium Development Goals. Goal number three calls for the promotion of gender equality and the empowerment of women. Although a substantive voice in family spending on recreation and travel would empower women in the family and promote gender equity in the household setting it is unclear if this form of agency would foster a reduction in extreme poverty.

[3] Women were 17% as likely to participate in the labor force as men in 1990 and 27% as likely in 2019, while they were 14% as likely as men to work in 1991 and 21% as likely in 1991 – based on data from the World Bank's International Labour Organization, ILOSTAT database for 2020.

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Unfortunately, little is known about the determinants of women's empowerment over R&T spending, to date, in Pakistan – or elsewhere – since we are unaware of any academic studies on this topic. The aim of this paper is to provide information on how often women direct family expenditures over R&T, the extent of their empowerment, and the factors that promote it.

Using data from the Pakistan Social and Living Standards Measurement Survey (PSLM): 2005-2006 we ask three questions. First, what is the prevalence, and strength of women's empowerment over household spending on R&T for married women in Pakistan? Second, does working for pay, having more children, family structure – type of family and composition – and personal characteristics influence women's empowerment as predicted by bargaining and feminist theory?

Third, is there evidence of bias, that mars the accuracy of hypothesis tests regarding the determinants of women's empowerment over household R&T spending, if likely reverse causality associated with the influence of women's empowerment on employment and having additional children is ignored?

We report evidence that married women are more empowered to make decisions over R&T spending when they work for pay, have children, and are educated, while they have less agency in this sphere when they live in an extended family – especially if it is a large group and their mother in law resides with them.

The findings we report will be valuable to tourism operators in Pakistan, since there is evidence they are interested in learning the preferences of their clients, including women, to design and offer attractive tourism packages (Haq et al., 2008). By knowing what leads to situations where women have the capacity to make expenditure decisions over R&T – and tracking alterations in these factors – they will be better positioned to plan for the future by adjusting their offerings.

The rest of the paper is organized as follows. Section 2 presents the literature review. Data are discussed in Section 3 and methodology is described in Section 4. The findings are reported and discussed in Section 5. In Section 6 we present the major conclusions and implications.

2. Literature review and theoretical framework

2.1. Tourism in Pakistan

Pakistan has an extensive assortment of cultural, religious, and spiritual attractions along with fabulous scenery leading to many World Heritage Sites designated by the United Nations Educational, Scientific and Cultural Organization (World Travel and Tourism Council, 2018). As a result, recreation and tourism is one of the largest industries in Pakistan. Pakistan had 50 million domestic tourists – residents traveling within the nation's borders, typically on short trips – in 2018. Moreover, 1.9 million foreign tourists visited Pakistan in 2018. Recreation and tourism accounted for 6.5% of total employment and 7.4% of total Gross Domestic Product of Pakistan in 2017 (World Travel and Tourism Council, 2018) in spite of security concerns, inadequate roads, and poor accommodations by international standards leading to a low Travel and Tourism Competitiveness ranking (Arshad et al., 2018).

Tourism operators in Pakistan (Haq et al., 2008) recognize that women are motivated to travel for R&T for a variety of reasons including; personal pleasure – which includes opportunities to shop – status within the household, family leisure, cultural enrichment, religious obligations,[4] and children's development.[5] Almani et al. (2012) assert that women in Pakistan are primarily responsible for managing the household and the nurturing of children given the prevailing norms. Arshad (2008) reports that these activities occupy the typical mother in Pakistan from morning to evening virtually every day, and the Pakistan Time Use Survey reveals that 55% of women do not leave their homes during a typical day (Adeel et al., 2013). Thus, married women in Pakistan may actively seek agency over family spending on R&T as a means of ensuring that vacation time is structured to both provide them with an opportunity to relax, and activities to enrich her children.

2.2. Theory

The convention in the literature on the agency of married women is to use a husband-wife bargaining framework to generate insights about the sources of a women's leverage – often referred to as threat utilities (Lundberg and Pollak, 1993; McElroy and Horney, 1981) – and hence decision-making capacity. A fundamental notion of this paradigm is that husbands value their leisure time and their relative status – power – in the household, which comes from generating a greater share of household income. The idea is that a lack of financial independence makes their wives insecure and dependent – placing them in a weak position to bargain or advocate for the capacity to gain decision-making authority. Indeed, a central finding that emerges from the theoretical work in bargaining theory by Anderson and Eswaran (2009) is that earned income generated by women is an effective threat feature in negotiation with their husbands. Consequently, when women work for pay or are better positioned to do so by being more educated and more mature – which is assumed to come with age – they have more leverage in negotiating with their husbands. Consequently,

Hypothesis 1. *(H1) asserts that when women work for pay they have more leverage in negotiating with their husbands leading to greater empowerment over household spending on R&T.*

The terms empowerment, agency, and autonomy are often used interchangeably by scholars interested in the well-being of women (Mishra and Tripathi, 2011). Kabeer (1999) emphasizes that to operationalizing empowerment it makes sense to separate control over "strategic life choices" (i.e., employment, having children, and freedom to move about – which she refers to as first-order agency) from authority to make decisions over matters such as household spending (denoted as – second-order agency).

Khan (2014), in an extension of conventional intra-household bargaining theory, predicts that the more children a couple has – who are typically raised by the mother – the more favorable her position in determining the allotment of control over family actions. The underlying reasoning is; if a woman with more children departs, her husband must use more of his time to raise the children, which cuts into his leisure, or he must hire someone to care for his children which is costly – both of which are developments he would prefer to avoid. Thus, the wife gains authority over decision making to elude a situation where she believes she is better off ceasing to provide unpaid labor within the household. Thus,

Hypothesis 2a. *(H2a) states that additional children empowers married women with greater capacity to make decisions for the household over R&T expenditures.*

Moreover,

The contribution of each additional child to female empowerment is expected to exhibit diminishing returns – yield smaller gains in empowerment for further children. We refer to this as Hypothesis 2b (H2b).

It is also possible that the gender of her children matters because of a cultural preference for boys in patriarchal societies such as Pakistan – in part because they are more likely to be counted on for financial support in old-age. Indeed, a common theme in the development literature is that

[4] The Holy Quran encourages Muslims to travel to learn about their historical, social, and cultural roots and to gain knowledge (Timothy and Olsen, 2006), which helps explains why recreational and tourism travel is such a large sector of the economy in Pakistan where 97% of the families are Muslims.

[5] Ali and Haq (2006) present evidence, using data from the Pakistan Socio-Economic Survey (PSES) Round-2, that when Pakistani women have authority over household spending they report experiencing a greater level of happiness. This is consistent with the idea (Duflo, 2012) that empowerment lifts the status of women in their families and communities.

sons promote a mother's decision-making authority over household spending (Jejeebhoy and Sathar, 2001; Morgan et al., 2002). Hence,

Women who bear boys are expected to garner greater empowerment over household spending on R&T than women who do not have children and women who have only girls – we denote this hypothesis as Hypothesis 2c (H2c).

To explore if the gender composition of a woman's children influence her degree of expenditure empowerment over recreation and travel, we included five separate indicator variables in the binary and gradational models we estimated to account for alternative types of families based on the gender composition of their children – using families with no biological children of the mother living in the household as the reference group.

Feminist theory (Folbre, 1994; Kabeer, 1999; Whitehead, 1979) asserts that a woman's position in the household is governed by gender-linked structural constraints emanating from rules, norms, and practices embedded in the family. Drawing on this perspective several scholars (Agarwal, 1997; Debnath, 2015; Khan, 2014) have extended household bargaining theory to account for such cultural features. Once these notions from feminist economics are embedded in the bargaining framework, a third set of hypotheses about the determinants of married women's empowerment emerges – that family structure impacts the relative positions of husbands and wives in bargaining over decision making in the household, and hence the empowerment of married women over the families R&T spending.

There are many ways family structure can affect a married women's level of empowerment over the households' spending on R&T leading to a host of sub-hypotheses. For instance, the vast majority of Muslim families in Pakistan are extended, which means they include; a married couple, their offspring, the husband's parents – with his father being the family patriarch – and often other kin of the family patriarch and their children, all living under one roof. These multigenerational families typically have persons who can substitute for the husband's wife in raising the children and providing meals. Thus, Debnath (2015) and Khan (2014) demonstrate that living in an extended family is expected to undermine the wife's leverage in making a deal with her husband regarding authority over spending decisions. This leads to.

Hypothesis 3a. (*H3a*), *that married women living in an extended family will garner less empowerment over household spending on R&T.*

Moreover, living with more adult relatives of her husband offers him more ways to replace the fundamental services she provides to the family, which reduces her power when bargaining for spending authority over R&T. Thus,

Hypothesis 3b. (*H3b*) *asserts that married women will be less empowered to make decisions regarding household spending on R&T if they live in larger extended families due to the presence of more adults.*

The composition of a wife's extended family is also assumed to impact her level of empowerment. A wife's mother-in-law is the family matriarch if she resides in the household. In that role she can make demands on her daughter in law – including high standards for child-rearing and housework that would harm her prospects for working for pay – shifting leverage to her husband. Consequently,

Hypothesis 3c. (*H3c*) *posits that living with her mother-in-law curtails a married women's level of empowerment over R&T expenditures.*

Certain personal characteristics are also expected to impact husband-wife bargaining leverage. For instance, married women who are more educated are expected to be in a stronger position when bargaining with their husband over R&T expenditure authority. Therefore,

Hypothesis 4. *Asserts that greater education leads to a larger level of R&T expenditure empowerment for married women.*

Theory also posits that residential location and family status can influence a married women's bargaining stature. For instance, residing in a more conservative province or a rural community, areas characterized by more traditional values, will diminish her bargaining position and hence empowerment over the families R&T spending. We control for these factors as well as the age of the wife and demographic characteristics of her husband in our empirical work, but do not focus on these enough to warrant setting out specific hypotheses.

2.3. Women's empowerment in Pakistan

Researchers have documented the level of women's empowerment in Pakistan by reporting their level of; mobility (Hussain and Jullandhry, 2020 and Jejeebhoy and Sathar, 2001), labor force participation (Azid et al., 2001; Kozel and Alderman, 1990), wages (Ashraf and Ashraf, 1993), and authority over household's purchase of food and clothing (Hussain and Jullandhry, 2020 and Jejeebhoy and Sathar, 2001). Most of these studies offer evidence of an association between the level of female empowerment under investigation and socioeconomic and demographic factors. However, an interesting question, yet to be investigated for Pakistan and other countries, is what are the determinants of women's empowerment over R&T spending? Moreover, they fail to account for the possibility of endogeneity bias, which would likely result in inaccurate estimates of the linkage between these variables.

3. Data

3.1. Data sources

To estimate the determinants of empowerment amongst married women over household spending on R&T – and the extent of their decision-making authority in this realm – we use data from the Pakistan Social and Living Standards Measurement Survey (PSLM): 2005-2006 conducted by the Federal Bureau of Statistics. For each household taking part in the PSLM, two separate surveys are conducted. One survey is completed by the male and the second survey is completed by the wife. There were 15,453 randomly selected households chosen to participate in the PSLM: 2005-2006. In these households, there were 25,651 women age 15-49. We restrict our analysis to married women in this age bracket, resulting in an analysis sample containing 12,517 married women.

The PSLM: 2005-2006 is well suited for examining the determinants, and prevalence, of female empowerment over household spending on R&T for at least three reasons. First, it provides direct information on a wife's level of decision-making authority over expenditures on recreation and travel by her family – the outcome of interest (i.e., dependent variable). Second, the PSLM contains information on the employment status of married female respondents as well as the number of her children living in the household – which allows us to evaluate *hypotheses 1 and 2*. A third desirable feature of these data is that the survey provides rich demographic and family information, along with information on the characteristics of the husband and wife –information needed to assess *Hypotheses 3 and 4*.

It is important to emphasize that we are able to conduct this study because married women respondents in the PSLM reported their level of authority when selecting and purchasing R&T goods and services, not only for themselves but also for children and other family members. For this type of spending, she identified, from a list of 7 options, who in the family had the authority to make the expenditure decisions. The options included; 1 = woman herself, 2 = head/father of the household decides alone, 3 = head/father in consultation with his/her spouse, 4 = head/father in consultation with the woman concerned, 5 = head/father and spouse of the head in consultation with the woman concerned, 6 = head/father and other male members decide, 7 = other combinations of persons decide.

Based on her response we created a gradational measure of her degree of R&T spending agency that could take on a value of 0, 1, or 2 which corresponds to *No Empowerment*, *Partial Empowerment*, and *Strong Empowerment*. A woman was classified as having *No Empowerment* if she indicated having no voice (response category 2 or 6) in making spending decisions in this realm. If a woman reported that she was the sole decision-maker over R&T spending (response category 1) she is categorized as possessing *Strong Empowerment*. *Partial Empowerment* characterizes a situation where the woman reports that she plays a role, along with some grouping of others in the family, in making R&T spending decisions (i.e., she selects response category; 3, 4, 5, or 7).

The convention in the literature on women's empowerment over family expenditures on food and clothing is to gauge female spending agency using a bivariate indicator which reveals if a woman has *At Least Some Empowerment* relative to *No Empowerment*. Therefore, we also construct, and utilize in our empirical work, a bivariate indicator for a mother's empowerment over R&T spending. An advantage of the gradational measure of women's empowerment over R&T spending is that it provides a finer depiction of her level of R&T decision-making capacity.

Table 1
Variable definitions.

Variable name	Definition
Strong	1 if married woman is sole decision-maker over R&T spending, 0 otherwise
Partial Empowerment	1 if married woman shares decision-making over R&T spending, 0 otherwise
At Least Some Empowerment	1 if married woman has *Strong* or *Partial Empowerment*, 0 otherwise
Employed	1 if married woman works outside of the home for pay, 0 otherwise
Number of (her) *Children*	Number of married women's biological offspring living with her
Extended Family	1 if married women lives in an extended family, 0 otherwise
# Adult Extended Family Members	Total number of adults non-nuclear family members living in the household
Mother in Law Present	1 if the wife's mother in law living with the wife and her family, 0 otherwise
Only Boys	1 if all the married women's children living with her are boys, 0 otherwise
Only Girls	1 if all the married women's children living with her are girls, 0 otherwise
Boys > Girls	1 if of her children in the household Boys > Girls, 0 otherwise
Girls > Boys	1 if of her children in the household Girls > Boys, 0 otherwise
Girls = Boys	1 if of her children in the household Boys = Girls, 0 otherwise
W-Age	Age of the married woman in years
W-Some Education	1 if married woman attended & completed ≤ 8 years of school, 0 otherwise
W-Well Educated	1 if married woman attended & completed > 8 years of school, 0 otherwise
H-Age	Age of the married woman's husband
H-Some Education	1 if her husband attended & completed ≤ 8 years of school, 0 otherwise
H-Well educated	1 if her husband attended & completed > 8 years of school, 0 otherwise
SES–Medium	1 if household socio-economic status lies in quantile 2-4, 0 otherwise
SES–High (quantile 5)	1 if household socio-economic status lies in quantile 5, 0 otherwise
Punjab	1 if household resides in Punjab, 0 otherwise
Sindh	1 if household resides in Sindh, 0 otherwise
Khyber Pakhtunkhwa	1 if household resides in Khyber Pakhtunkhwa, 0 otherwise
Baluchistan	1 if household resides in Punjab, 0 otherwise
Urban	1 if household resides in Punjab, 0 otherwise

3.2. Descriptive statistics

Table 1 presents a detailed explanation of the variables used to test hypotheses generated by bargaining and feminist theory regarding married women's empowerment over household R&T spending. These include measures of whether a married women is *Employed,* the *Number of (her) Children* residing in the household, if she lives in an *Extended Family*, and if so – the *# Adult Extended Family Members*, and if her *Mother in Law is Present*. Other independent variables described in Table 1 are the age and education level of the wife and her husband along with indicators for – the socioeconomic status (*SES*) of the household, province the household is located in, and if they reside in an *urban* area of their province.

In Table 2 we report the level and distribution of married women's empowerment over household R&T expenditures for our analysis sample of 12,517 married women. Inspection of Table 2 reveals that 53% of married women have no decision-making authority over their households' R&T expenditures. For those empowered in this sphere it is typically *Partial* rather than *Strong* – 38% and 9% respectively.

Table 3 presents descriptive statistics for the variables used to estimate the determinants of married women's empowerment over household R&T spending. In our analysis sample of married women 9% are employed for pay outside of the family. Thirteen percent of married women are childless, while amongst married women with children the average number of biological children living with them is 4. Only 13% of married women live in a nuclear family, and the average extended family contains 9 adults aside from the wife and her husband. Moreover, 18% of married women who live in an extended family report that their mother in law lives with them. The average age of the married woman and their husbands in our analysis sample is 32 and 38 years of age respectively. Seventy-one percent of the married women, and 38% of their husbands, never attended formal school.

4. Methodology

The goal of our empirical work is to test *Hypotheses 1-4* regarding the determinants of a married woman's empowerment over household spending on R&T. The hypotheses were generated by household barging theory that incorporates insights from feminist theory about the role of norms and culture in shaping a woman's position in the household. The theoretical framework led to the prediction that working for pay (*Hypothesis 1*), and the number of her children (*Hypothesis 2*) – critical features of her life – are expected to foster greater empowerment. Because of their importance – and the prospect that they may be influenced by her level of empowerment resulting in reverse causality (which could cause estimates to be biased) – we separate these variables from the other factors expected to influence her level of empowerment, which are lumped into X_i in specifying the model to be estimated,

$$Empowerment_i = \lambda(Employed)_i + \gamma(Number\ of\ Children_i) + \beta(X_i) + \varepsilon_i \qquad (1)$$

where *i* refers to the married women respondent and $\varepsilon_i$is a normally distributed random error.[6]

The possibility of endogeneity bias when estimating the impact of employment, and in our view, the number of children as well, on female spending autonomy, is well known (Anderson and Eswaran, 2009; Basu, 2006; Debnath, 2015; Hanmer and Klugman, 2016). This bias can arise due to employment and having more children, being the outcome of a process (Kabeer, 1999), and due to female empowerment influencing employment and having children (i.e., reverse causality). We refer to Eq. (1) as the naïve model, since it ignores the prospect that working outside of the home

[6] A variable expected to influence a married women's level of R&T empowerment contained in X is the gender of her children. To assess if boys provide a wife with greater expenditure empowerment than having girls we incorporate into our estimation of her empowerment a series of five bivariate indicator variables regarding the gender of her children (see Table 1 for a description of these measures). When this set of variables are all entered into the estimating equation simultaneously, the reference group is no biological children of the wife in the household.

Table 2
Level (percent) of married women's empowerment over recreation & travel spending.

	Binary empowerment		Gradational empowerment		
	No empowerment	*At least some empowerment*	*No empowerment*	*Partial empowerment*	*Strong empowerment*
Recreation & travel (%)	53	47	53	38	9
Number of observations ($N=$ 12, 517)	6619	5898	6619	4791	1107

Data: Authors own calculations PSLM-2005-06.

and having children are outcomes – endogenous variables – leading to bias estimates of all the coefficients in Eq. (1). The conventional way to avert such bias is by using the instrumental variables (IV) estimation method (Greene, 2018, Chapter 8). IV estimation is a two-stage estimation process that requires the identification and use of instruments – exogenous variables – that only influence the dependent variable of interest (i.e., empowerment) indirectly, through their effect on the endogenous variables (i.e., employment and bearing additional children).

In the first stage – in our context – we separately estimate whether a married woman is *Employed*, and the *Number of* (her) *Children* – using *Family Culture*, for each of these, which are presumed to be different – as an instrumental variable.

$$Employed_i = \phi\left(FamilyCulture_i^{Working}\right) + \psi(X_i) + \eta_i \tag{2a}$$

$$Number\ of\ Kids_i = \pi\left(FamilyCulture_i^{Kids}\right) + \varphi(X_i) + \tau_i \tag{2b}$$

Next, we use the coefficient estimates from Eqs. (2a) and (2b) – $\widehat{\phi}, \widehat{\psi}, \widehat{\pi}$, and $\widehat{\varphi}$– to generate predictions for *Employment* and *Number of Children* – *P-Employment* and *P-Number of Children* – respectively. Then, in the second-stage, we estimate Eq. (3), the determinates of a married woman's empowerment over spending on R&T using *P-Employment* and *P-Number of Children* – which are exogenous since they are created using only exogenous variables (i.e., X_i, $FamilyCulture_i^{Working}$, and $FamilyCulture_i^{Kids}$) – rather than *Employment* and *Number of Kids* which are endogenous, thereby eliminating the source of endogeneity bias,

$$Empowerment_i = \lambda(P-Employed)_i + \gamma(P-Number\ of\ Children_i) + \beta(X_i) + \varepsilon_i \tag{3}$$

The bivariate model of women's empowerment – when the dependent variable in Eq. (3) = 1 if a woman has *At Least Some Empowerment* or a value of 0 when she has *No Empowerment* – is estimated using logit. The alternative-specific multinomial logistic technique is used when estimating Eq. (3) with a gradational measure of empowerment.

When we report our IV estimates of Eq. (3) in Table 6 of the next section, we present the estimated regression coefficients and their corresponding marginal impacts. For a continuous independent variable, the marginal effect reveals the change in the probability of the outcome for a one-unit increase in that independent variable, *ceteris paribus* (i.e., with all of the other independent variables held at their mean). For binary independent variables, the marginal impact is the difference in the probability of the outcome when the independent variable takes on a value of 1 relative to a value of 0, *ceteris paribus*.

Table 3
Variable means - determinants of women's empowerment over recreational and travel spending.

Variable	Analysis sample (mean)
Household structure	
Employed	9%
Number of (her) Children[a]	4
Nuclear Family	13%
# Adult Extended Family Members	9
Mother in Law Present	18%
Gender distribution of children	
Only Boys	14%
Only Girls	12%
Boys > Girls	24%
Girls > Boys	20%
Girls = Boys	17%
Female respondent	
W-Age	32
W-No Education	71%
W-Some Education (1-8 years)	15%
W-Well Educated (above 8 years)	14%
Husband	
H-Age	38
H-No Education	38%
H-Some Education (1-8 years)	29%
H-Well educated (above 8 years)	33%
Household socioeconomic status	
SES–Low (quantile 1)	20%
SES–Medium (quantile 2-4)	59%
SES–High (quantile 5)	21%
Residential location	
Punjab	37%
Sindh	25%
Khyber Pakhtunkhwa	23%
Baluchistan	15%
Urban	39%
# of observations	12,517

[a] Authors own calculations from PSLM (2005-06).

4.1. Family culture as instruments - conceptually

Pakistani culture prescribes that when a woman is married, she joins her husband's household, which typically includes his parents, and often, other relatives of his as well. In these families, the family patriarch – the senior male in the household – establishes the family's culture by designating who has the authority to make decisions over various family activities. This includes elements of life for adult females in the household such as opportunities for employment outside of the home, and goals regarding family size. The family patriarch might grant himself sole responsibility, he could designate someone else (i.e., such as his wife, the woman's husband), or a combination of persons in the family – the authority to make these decisions. Since these decisions, which reflect the families' culture are made by the family patriarch – not by the married women impacted – they are exogenous to her. We speculate that these forms of family culture directly affect her likelihood of working and having more children, but do not directly impact her level of empowerment over spending on R&T. Therefore, these culture variables – conceptually – are good candidates to be our instruments. We formally test the validity of this assumption and report the results in the results section.

4.2. Measuring family culture

The PSLM survey includes separate questions asking female respondents who makes decisions over whether they should have more children or work for pay. This is another attractive aspect of the PSLM, and no other data set we are aware of contains such questions. Married women survey respondents reported, from a range of options running from no voice in the matter to sole control. We use this information to construct a series of bivariate indicators – set out in Table 4 – which together reflect an array

Table 4
Family culture types regarding married women's employment and having more children.

Panel A: Employment		Panel B: Having more children	
Family culture	Number (%)	Family culture	Number (%)
Head/Father of the household decides alone	6795 (54)	Husband alone	1956 (16)
Head/Father in consultation with his/her spouse	3094 (25)	Woman herself	513 (4)
Head/Father in consultation with the woman concerned	281 (2)	Husband & woman jointly	7807 (62)
Head/Father and spouse of the head in consultation with the woman concerned	234 (2)	Mother of woman or husband	45 (0.36)
Head/Father and other male members decide	508 (4)	Nobody	676 (5)
Other combinations of persons decide	94 (1)	Other	23 (0.18)
Woman herself	1, 030 (8)	It is in the hands of God	1496 (12)
Too old to work	85 (1)		
Woman concerned has no interest in work	396 (3)		

Notes: “woman concerned is too old to work” and “woman concerned has no interest in work” are excluded from the empirical analysis. .

of alternative family cultures regarding – women in their household working outside of the home for pay (Panel A), and having additional children (Panel B).

For our analysis sample of 12,517 married women, 54% live in a household where the family patriarch alone makes the decision, without hearing thoughts of any other household member, concerning whether she can work outside of the home. Moreover, another 25% of married women reside in a household where the family patriarch and his spouse (i.e., the wife's mother in law) together – without consulting other household members – make decisions about married female employment. In only 4% of households does the family patriarch or the patriarch and his spouse consult with the married woman concerned in establishing the family's orientation toward married female household members working outside of the home for pay. Finally, in 8% of families, the family culture is to provide the woman concerned with a sense that she, alone, can decide on whether to work outside the home for pay.

In our analysis sample 62% of families have a culture in which the husband of the woman and the woman jointly make decisions over having additional children. While 16% of households are ones where the husband alone is perceived to make this decision. Married women in another 12% of families reported that God is responsible for whether they have more children. Five percent of married women report that “nobody” influences her decision about bearing additional children. We interpret this to mean that in these households the underlying presumption is that married women are aware of the expectation for them, from the family patriarch, to have more children.

4.3. Assessing our IV estimation strategy

To be confident that the instrumental variables estimation procedure we adopt is suitable to generate unbiased estimates of the determinants of women's empowerment over household R&T spending we must document the validity of three key conditions (*C1-C3*), each of which is testable. First, we assert (*C1*) that a family's culture regarding the employment of married women in the household is different from its culture toward additional childbearing by married women in the family. Second (*C2*), that each of the instrumental variables we use – the measure of family culture regarding employment and having more children – are good predictors of working for pay and having additional children respectively. Third (*C3*), that the instrumental variables – measures of family culture – only indirectly effect women's empowerment over R&T expenditures through their effects on employment and having additional offspring.

We calculated the strength of the correlations between the binary indicators for alternative family cultures regarding female employment and married women having more children to assess this assumption. We find that 92% of these correlations are ≤ 0.1 and the other 8% are, >0.1 and ≤ 0.3 – evidence consistent with *C1* (this table is available upon request).

Our estimates of Eqs. (2a) and (2b) provide the information needed to assess *C2*. These equations are estimated using Probit and Poisson regressions respectively since *Employed* is a bivariate measure (*Employed* = 1 if the wife works for pay outside the home, 0 otherwise) and the *Number of Children* is an ordered variable that ranges from 0 (no children) to 14 (the maximum number).

Table 5
Summary table, estimates of family culture on employment, and having more children.

Family culture variables	Coefficient	Marginal effects	Std. Err.
Panel A: Dependent variable -employment			
Head/Father-in-law of the household decides alone	−1.642***	−0.186	0.14
Head/Father in law in consultation with his/her spouse	−0.861***	−0.120	0.14
Head/Father in law consultation with the woman concerned	−1.274***	−0.159	0.29
Head/Father in law and spouse of the head/Father in law in consultation	−1.017***	−0.135	0.37
Head/Father and other male members decide	−2.052***	−0.207	0.44
Other combination of persons decide	−0.719**	−0.111	0.38
Too old to work	−1.817***	−0.196	0.66
Woman concerned has no interest in work	−2.325***	−0.217	0.37
Strength of the Instruments: F-Test: Null, all of the instruments – family culture variables = 0	F(8,12,509) = 27.88; Prob > F = 0.0000		
Panel B: Dependent variable -number of children			
Husband Alone	−0.55*	−0.190	0.031
Husband and woman jointly	−0.55**	−0.190	0.028
Mother of woman or husband	−0.077	−0.262	0.103
Nobody	−0.109***	−0.366	0.037
Other	0.103	0.384	0.114
In the hands of God	−0.094***	−0.316	0.031
Strength of the Instruments: F-Test: Null, all of the instruments – family culture variables = 0	F(6,12,511) = 8.35; Prob > F = 0.000		

Notes: ***, **, * respectively are significant at 1%, 5% and 10%. The reference group for family culture is married women alone make the decision.

Table 5 is a summary table that presents our estimates for employment and the number of married woman's children in the household. The results for the other determinants, the same set of controls that are used in the estimation of women's empowerment over R&T spending, are available upon request. Probit estimates of the effect of the six binary indicators used to capture alternative types of family culture toward female paid employment are presented in Panel A. The reference group is a family culture in which married women report that they alone can make this decision.

All six of the family culture toward female employment indicators are negatively related to the likelihood of working and highly significant (statistically). These findings are consistent with *C2* and suggest that households that are most friendly to married women working outside of the home for

[7] An F-test with the null that all of the instruments together have no impact on the probability of employment – a standard means of evaluating the validity of the set of instruments – is rejected at the 1% level of significance. Moreover, the F-statistic for the entire equation (i.e., null hypothesis that all of the coefficient estimates = 0) is 28, which is significant at the 1% level of significance and surpasses the required critical value of 2.51 to be a strong instrument.

pay are those where women report that the family patriarch has given them, solely, the license to make this decision – the reference category.[7]

Poisson estimates of the six binary indicators used to reflect various forms of family culture towards married women in the home having another child are presented in Table 5 Panel B. The family culture reference category is one where the *Woman Herself* senses that she has the authority to make this decision. Five of the six family cultures towards additional childbearing are negatively related to the likelihood of her having more children – and 4 of these are statistically significant.[8] The findings reported in Table 5 are clearly consistent with *C2*.

C3 asserts that out measures of family culture do not directly affect a married women's level of spending authority over a household's R&T expenditures; their influence on female R&T expenditure empowerment is indirect – operating solely through their impact on paid employment and additional childbearing. We report the Sargan test in the notes to Table 6 – which is the standard means of evaluating the efficacy of this assertion. This test reveals that the measures of family culture towards work and fertility do not directly influence women's R&T spending agency (i.e., our overidentifying restrictions are valid). This means that we can plausibly describe our IV estimates – presented in the next section – as causal determinants of married women's empowerment over R&T spending – not merely association due to the possibility that the estimates suffer from bias due to reverse causality.

5. Results

Table 6 is a summary table that presents our binary and gradational IV estimates of Eq. (3) – the determinates of married women's empowerment over household spending on R&T. These estimates provide tests of *Hypotheses 1-4* regarding how R&T spending empowerment for married women is effected, respectively, by: predicted employment, predicted number of biological children in the household, household structure characteristics, and the married women's level of education. Full results are available upon request.

Hypothesis 1: Employment and empowerment

Employment (i.e., *P-Employment*) significantly increases the probability of married women having *At Least Some Empowerment* over R&T expenditure, by 26.6%, relative to married women who are not working (Table 6 - first row, column 3). Our gradational findings also presented in the first row of Table 6, indicate that compared to married women who are not working for pay, those who are employed, are significantly more likely to have *Partial Empowerment* relative to *No Empowerment*– by 17.7%. These findings support *Hypothesis 1*, which contends that married women who work for pay are able to secure greater authority over household spending on R&T. Moreover, our findings reveal that married women who are employed are 8.4% more likely to have *Strong Empowerment* than *Partial Empowerment*, and this effect is also significant. Thus, we learn from the gradational estimator that the distribution of the gain in R&T expenditure empowerment for married women – fostered by employment – is across the empowerment spectrum and is not merely located at a low level.

When employment is treated as exogenous – Table 7 – which we argue is problematic, the estimates suggest that married women who are employed are just as likely as married women who do not work for pay to have: *At Least Some Empowerment, Partial Empowerment* as *No Empowerment*, and *Strong Empowerment* as *Partial Empowerment*. This is at odds with our findings, presented above when employment is treated as endogenous. This confirms the importance of our IV estimation procedure to address the problem of endogeneity (i.e., causing the estimates to be biased).

Hypothesis 2: Children and empowerment

Our findings for the impact of *Predicted Number of Children* on married female empowerment over R&T expenditures are presented in the second row of Table 6. Having another child significantly increases the likelihood of having *At Least Some Empowerment* relative to *No Empowerment* – by 10.6% and – *Partial Empowerment* compared to *No Empowerment* by *7.2%* (Table 6, row 2). This evidence supports *Hypothesis 2a* which asserts that having another child provides married women with greater leverage in bargaining with their husbands over household spending authority over R&T. Moreover, there is no significant difference in the likelihood of having *Strong Empowerment* compared to *Partial Empowerment*. The pattern of findings is the same whether the number of children a married woman has who are living in her household is treated as endogenous or exogenous. However, the size of the estimated effect is substantially larger when endogeneity is accounted for (see Table 7).

We also find that the positive impact of having more children on – having *At Least Some Empowerment*, and on *Partial Empowerment* relative to *No Empowerment* – declines with each additional child (i.e., the estimated coefficient on *P-Number of Children Squared* is negative and statistically significant). This finding is in line with *Hypothesis 2b* which posits that the impact of having additional children on women's empowerment over household R&T expenditures is subject to diminishing returns.

For the binary and gradational agency models, we find virtually no evidence that the gender composition of a mothers' children influences her degree of empowerment over household R&T spending. This is a striking set of findings which is at odds *Hypothesis 2c* – the notion that Pakistani women are rewarded with greater expenditure authority over family spending on R&T for having boys, especially lots of them.

Hypothesis 3: Family structure and empowerment

Married women living in an *Extended Family* are significantly less likely to have *At Least Some* R&T spending empowerment relative to married women residing in a nuclear household – by 17.9%. Besides, they are less likely to have *Partial Empowerment* compared to *No Empowerment* by 14.6% and just as likely to have *Partial Empowerment* as *Strong Empowerment*. This evidence supports *Hypothesis 3a* that living in an extended family undermines a married woman's leverage in bargaining with her husband over R&T spending agency.

Moreover, we find that married females living in an *Extended Family* – relative to comparable married women residing in such a family but with one additional adult extended family member – are just as likely to have *At Least Some Empowerment* in the realm of R&T spending as *No Empowerment*. However, our findings from the gradational model reveal that an additional adult extended family member significantly reduces the likelihood a married woman will have *Partial Empowerment* relative to *No Empowerment*– although the magnitude of this effect is small – 1.4% – and they are just as likely to have *Strong Empowerment* as *Partial Empowerment*. These findings – which are consistent with *Hypothesis 3b* – reveal the deeper insights into female R&T spending empowerment garnered by the gradational framework, relative to the conventional binary approach to gauging expenditure empowerment. In summary, as hypothesized, living with more adult extended family members undermines married women's R&T spending authority – but this is not a relatively large contributor to women's spending empowerment in this sphere.

Married females living in an extended family, but with their mother in law in the household (i.e., *Mother in Law Present*) – relative to comparable married women who do not reside with their mother in law – are significantly less likely to have *At Least Some Empowerment*. Moreover, the gradational estimates also reveal that when a mother in law resides in the home a married woman is significantly less likely to have *Partial Empowerment* relative to *No Empowerment* by 46.5%. This evidence is consistent with *Hypothesis 3c* which posits that living with her mother in law reduces a married woman's authority over R&T spending.

Hypothesis 4: Education and empowerment

[8] The F-test of the null hypothesis that all of the instruments together have no impact on the probability of her having more children is rejected at the 1% level of significance. In addition, the F-statistic for Equation 2b is 230, signifying these are strong instruments.

Table 6
Summary table – effect of variables associated with key hypotheses on married women's empowerment over recreation & travel spending.

	Binary approach			Gradational approach					
	At least some empowerment vs no empowerment			*Partial empowerment vs no empowerment*			*Strong empowerment vs partial empowerment*		
	Coefficient	Marginal effect	Std err.	Coefficient	Marginal effect	Std err.	Coefficient	Marginal effect	Std err.
P-Employment	1.244***	0.266	0.133	1.129***	0.177	0.135	0.586***	0.084	0.146
P-Number of Children	0.498***	0.106	0.142	0.460**	0.072	0.146	0.240	0.034	0.229
P-Number of Children (squared)	−0.042***	−0.009	0.014	−0.038**	−0.006	0.015	−0.023	−0.003	0.022
Extended Family	−0.841***	−0.179	0.151	−0.832***	−0.146	0.156	−0.067	−0.034	0.273
# Adult Extended Family Members	−0.017	−0.004	0.014	−0.024*	−0.006	0.014	0.037	0.002	0.025
Mother in Law Present	−1.649***	−0.352	0.392	−2.127***	−0.465	0.500	1.955**	0.078	0.834
W-Some Education (up to 8 years)	0.607***	0.128	0.090	0.548***	0.079	0.091	0.364**	0.048	0.149
W-Well-educated (above 8 years)	0.029	0.006	0.121	−0.060	−0.033	0.121	0.546**	0.041	0.202

Notes: Reference categories for the binary indicator variables are: not employed, nuclear family, mother in law not residing in the family. ***, **, * respectively are significant at 1%, 5% and 10%. Sargan Test (based on alternative estimations of an instrumental variable regression (2sls): Chi-sq(2) *P*-value = 0.241).

Education is expected to provide married women with greater capacity to make decisions over household spending on R&T – *Hypothesis 4*. We find that married women who completed *Some Education* – relative to women with no formal schooling – were significantly more likely to have: *Some Empowerment*, and *Partial Empowerment*, compared to *No Empowerment*. This evidence is consistent with *Hypothesis 4*.

6. Conclusion

Recreation and travel tour operators in general (Kotler, Bowen, Makens, & Baloglu, 2017), and in Pakistan (Haq et al., 2008), learn and respond to the preferences of their clients in developing itineraries. Moreover, Eid and El-Gohary (2014) assert that Muslim tourism operators recognize that men and women do not seek identical things out of R&T experiences. For instance, women are more interested in having shopping opportunities while chances to attend sporting events are more attractive to men. Unfortunately, heretofore, little is known about the extent to which married women in Pakistan are empowered to make such spending decisions, and what factors provide them with R&T spending agency – which makes it challenging for tourism operators in Pakistan to plan effectively. We address this shortcoming in the literature using data drawn from the PSLM: 2005-2006.

About half of the married women in our analysis sample of married women in Pakistan, which is representative of the population, have *At Least Some* decision-making empowerment over their families spending on R&T, and 10% of them have *Strong Empowerment*. Our estimates reveal that employment for pay outside of the home – accounting for the endogeneity of work and having another child – is a powerful determinant of married women's empowerment over R&T expenditures. In addition, having additional children significantly advances the empowerment of married women over household R&T spending.

Our findings (first-stage estimates) reveal that for married women employment for pay outside of the home and having additional children are largely driven by family culture. Thus, the culture of the family a woman marries into will play a critical role in governing her ability to make decisions over R&T spending.

Our empirical work also reveals that married women acquire less R&T spending empowerment when they are poorly educated, live in; rural areas, and in extended families – especially large ones, and with a mother-in-law present. Furthermore, the estimates we present suggest that the gender composition of a mother's offspring is unrelated to their level of R& empowerment – a surprising finding.

The results we report can guide tourism operators in facilitating R&T activities in Pakistan. Recall, that in our analysis sample, only 9% of married women in Pakistan are employed. Moreover, 7 out of 10 married women in Pakistan have completed no years of formal education. Thus, the prospect of advances in married female empowerment over R&T spending in Pakistan, arising through education and employment is possible, especially since the percent of females employed has been rising over the past two decades. Tourism operators, by tracking these developments can anticipate when and how to alter the itineraries of the packages they offer.

There are a number of data-based limitations to keep in mind when reflecting on our findings. The PSLM survey collects information from female respondents on who in the household decides whether she can work for pay or should seek to have another child. Similarly, women report their level of empowerment over household spending on R&T. These measures may suffer from measurement error if women overstate, or understate, their level of empowerment. However, since they provide these answers privately to the PSLM survey enumerator we do not expect systematic mismeasurement. Moreover, Kabeer (1999) claims that when women answer survey questions in private, even in patriarchal societies, they offer accurate reports of their perceptions.

Table 7
Effect of employment and number of children – treated as exogenous (naïve model) – on married women's empowerment over recreation & travel spending.

	Binary approach			Gradational approach					
	At least some empowerment vs partial empowerment			*Partial empowerment vs no empowerment*			*Strong empowerment vs partial empowerment*		
	Coefficient	Marginal effect	Standard error	Coefficient	Marginal effect	Standard error	Coefficient	Marginal effect	Standard error
Employment	0.342	0.083	0.238	0.113	0.037	0.141	0.075	0.047	0.153
Number of children	0.277***	0.067	0.030	0.210***	0.041	0.061	−0.080	0.026	0.130
Number of children (Squared)	−0.021***	−0.004	0.003	−0.014***	−0.003	0.006	0.003	−0.002	0.011
# of observations (12,517).									

Notes: ***, **, * respectively are significant at 1%, 5% and 10% level of significance.

Another concern is that we are unable to separately investigate the determinants of female empowerment over domestic and international spending on R&T, because of how the data are collected.

The data we use come from 2005 to 2006 and it is possible that the importance of children and earning to women's empowerment has changed or that the family cultures that influence these features of women's lives have evolved. Although there have been several rounds of the PSLM after 2005-06, the subsequent routines lack information on women's decision making authority over R&T expenditures at the household level. Fortunately, there is evidence (Bhatti and Jeffery, 2012) that cultural norms towards women evolve slowly in Pakistan, a trend documented by Seguino (2007) for over 70 countries using data from the World Values Survey.

Finally, the data do not permit us to evaluate if household spending on R&T is greater when women can make these decisions rather than men. This is a topic for future research.

Declaration of Competing Interest

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